



Hrishikesh Khadye

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Summary

Financial services professional with 5+ years of experience spanning strategy, fintech product management, and private equity research. Experienced in driving business growth in lending, digital transformation, and digital partnerships through technology-led solutions

Professional Experience

Executive Assistant to Managing Director | ECL Finance Limited | Mumbai

- Supported the strategic launch of Micro LAP, by overseeing the opening of initial branches in Tamil Nadu and aligning hiring, branch setup, marketing, policy finalisation, and process requirements across stakeholders.
- Worked on designing target allocation strategies for a sales team of 100+ members by analysing team capacity and business potential across geographies and aligning incentive structures, improving RM productivity more than 2X, reducing non-contributing members by 40% and growing monthly disbursements from under Rs. 50 Cr to Rs. 200 Cr
- Drove targeted DSA engagement meets by tracking activation and concentration data, activating ~25% more channel partners and broadening origination, while doubling the monthly login bucket
- Facilitated development of dashboards to track the loan disbursement process, increasing manager daily usage from under 10% to over 70%, and enabled branch-level tracking of Average ROI and insurance penetration for a ~150 bps improvement in lending rates and ~75 bps in insurance penetration.
- Supported the transition to a new loan origination system, reducing project timeline by a quarter while protecting the critical final quarter (~45% of annual disbursements), and built decks for MD-led leadership meetings and quarterly board discussions.
- Created impactful decks for MD-led leadership meeting and quarterly board discussions, covering strategies, gaps, and actionable recommendations backed by industry and competitors landscaping, and tracked progress against agreed action actions to drive measurable outcomes.

Associate Product Manager | ECL Finance Limited | Mumbai

- Enhanced loan origination efficiency by implementing digital features to streamline the assisted user journey for SME business instalment loans and secured loans.
- Digitalised KYC verification by integrating Central KYC and Digilocker, reducing turnaround from 1 to 2 days to a few hours and delivering a ~40% reduction in verification operational expenditure.
- Drove integration of digital e-signing into the loan origination system, reducing sanction to disbursement time from days to minutes for a 33% improvement in end-of-funnel conversion, and advanced Account Aggregator integration to cut turnaround by ~20%.
- Led 2 pilots to explore alternative direct sourcing channels via fintech digital sourcing agents against a single physical channel (then 99%), disbursing Rs. 2 crore and managing end-to-end execution across risk, compliance, credit, operations, and collections.
- Evaluated over 100 tech offerings across the lending lifecycle and benchmarked 6+ loan origination system players to present a cost-optimisation plan of at least 25% over 5 years, while assessing Business Correspondents, OCEN, and ONDC frameworks for the growth roadmap.

Associate, Research & Investment Services | TresVista Financial Services | Mumbai

- Led a team of 3 analysts across multi-industry PE secondaries deals valued between \$20M and \$200M for a \$100B+ AUM global private equity client.
- Expanded the firm's annual revenue by ~\$100K by delivering above expectations and managing relationships across 2 private equity client contracts, and mentored 2 analysts into fast-track promotions to independent role

Senior Analyst, Research & Investment Services | TresVista Financial Services | Mumbai

- Supported portfolio management and business development decisions for a Fortune 5 impact investor focused on financial inclusion across developing Asia, executing end-to-end industry research and competitor benchmarking across MSME lending, MFI, Small Finance Banks, and Insurance in India and SEA on key operational and financial KPIs.
- Restored a client relationship following a 30% contract size reduction by coordinating with stakeholders across geographies and delivering a strong turnaround, increasing billables by ~\$50K and earning the Shining Star Award for Q3 2021.
- Mentored 2 batches of 15 newly onboarded analysts via a 4-week GAAP training program and boosted productivity of 2 new analysts from under 60% to over 90% within one quarter.

Analyst, Research & Investment Services | TresVista Financial Services | Mumbai

- Analysed multiple industries and companies for US-based private equity clients to evaluate investment decisions and benchmarked portfolio performance against industry standards to facilitate financial strategies

Education

BE (Electronics & Telecommunication) – *D.J. Sanghvi College of Engineering* | *Mumbai*

Accomplishments and Awards

- Shooting Star Award: Awarded at ECL Finance for exemplary expertise in managing live digital partnerships, given to top performers strategically driving business results across functions.
- Shining Star Award: Awarded at TresVista for facilitating expansion of a for-profit Impact Investor client; given to top 5% individuals whose contributions stood out in team and business impact.
- Fast-Track Promotion: Fast-tracked from Analyst to Associate within 3 years against a 4-year average at TresVista, in recognition of exceptional performance.

License & Certifications

Credential of Readiness (CRe) Harvard Business School Online
Product Management Bootcamp Masters Union, Delhi

Co/Extra-curricular

- Led a team to build a minimum viable product for a professional networking platform for women entrepreneurs as part of a CSR initiative with Aspire for Her, aimed at facilitating professional and personal growth.
- TresVista SDG Idea to Impact CSR Competition pitched a concept for providing financial education to underserved populations